ABSTRACT OF THE DISCLOSURE

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A low-E coated article is provided, in certain example embodiments, with a layer including silicon nitride adjacent the glass substrate in order to improve chemical and/or mechanical durability of the coated article. In certain example embodiments, the coated article may be formed so as to have a fairly high visible transmission (TY or T_{vis}) to sheet resistance (R_s) ratio (i.e., a ratio T_{vis}/R_s). The higher this ratio, the better the coated article's combined functionality of providing for both good solar performance (e.g., ability to reflect and/or absorb IR radiation) and high visible transmission. Coated articles herein may be used in the context of windows or the like (e.g., laminated vehicle windshields).